

**Information to identify the case:**

Debtor 1	<u>Michael Kevin O'Neill</u>	Social Security number or ITIN	xxx-xx-6990
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-30213-CMG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Michael Kevin O'Neill

1/5/18

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Michael Kevin O'Neill  
 Debtor

Case No. 17-30213-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 18

Date Rcvd: Jan 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2018.

db +Michael Kevin O'Neill, 453 Myrtle Avenue, Brick, NJ 08723-6158  
 517105898 +Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040,  
 S Louis, MO 63179-0040  
 517105899 +Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 517105900 Citimortgage Inc, Attn: Bankruptcy, Po Box 6423, Sioux Falls, SD 57117  
 517105905 +Suntrustbank/gs Loan S, 1797 N East Expy Ne, Brookhaven, GA 30329-7803

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QTJORR.COM Jan 05 2018 22:58:00 Thomas Orr, Law Office of Thomas J. Orr,  
 321 High Street, Burlington, NJ 08016-4411  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 05 2018 23:03:03 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 05 2018 23:03:00 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517105895 +EDI: CAPITALONE.COM Jan 05 2018 22:58:00 Capital One, Attn: Bankruptcy, Po Box 30253,  
 Salt Lake City, UT 84130-0253  
 517105896 EDI: CHASE.COM Jan 05 2018 22:58:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
 517105897 +EDI: CITICORP.COM Jan 05 2018 22:58:00 Citi Bank, PO BOX 6004,  
 Sioux Falls, SD 57117-6004  
 517105901 +EDI: CRFRSTNA.COM Jan 05 2018 22:58:00 Credit First National Assoc,  
 Attn: BK Credit Operations, Po Box 81315, Cleveland, OH 44181-0315  
 517105903 +EDI: CBSKOHLS.COM Jan 05 2018 22:58:00 Kohls/Capital One, Kohls Credit, Po Box 3043,  
 Milwaukee, WI 53201-3043  
 517105904 +E-mail/Text: bkdepartment@rtresolutions.com Jan 05 2018 23:03:12 Real Time Resolutions,  
 Attn: Bankruptcy, Po Box 36655, Dallas, TX 75235-1655  
 517105906 +EDI: RMSC.COM Jan 05 2018 22:58:00 Synch/Mattress Firm I, Po Box 965064,  
 Orlando, FL 32896-5064  
 517105907 EDI: TDBANKNORTH.COM Jan 05 2018 22:58:00 TD Bank, N.A., Attn: Bankruptcy,  
 32 Chestnut St, Lewiston, ME 04243  
 517105902 EDI: USBANKARS.COM Jan 05 2018 22:58:00 Elan Financial Service, Po Box 108,  
 Saint Louis, MO 63166  
 517105908 EDI: WFFC.COM Jan 05 2018 22:58:00 Wells Fargo Bank, MAC F8235-02F, POB 10438,  
 Des Moines, IA 50306-0438

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411  
 TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 07, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2018 at the address(es) listed below:

Rebecca Ann Solarz on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
 AS TRUSTEE, FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF CWTAL, INC., ALTERNATIVE LOAN TRUST  
 2005-33CB MORTGAGE PASS-THROUGH CERTIFICATES, SERIES rsolarz@kmlawgroup.com  
 Stephen P. Dempsey on behalf of Debtor Michael Kevin O'Neill steve@dempseyfirm.com  
 Thomas Orr tom@torrlaw.com, Torr@ecf.epiqsystems.com  
 Thomas Orr on behalf of Trustee Thomas Orr tom@torrlaw.com, Torr@ecf.epiqsystems.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5